

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Diane SCHMIDT

Serial No.: 10/673,442

Filed: September 30, 2003

For: MANAGEMENT OF INTRA-DAY  
INTEREST CALCULATIONS FOR BANK  
ACCOUNTS

Examiner: Mohammad Z. Shaikh

Art Unit: 3696

Confirmation No.: 2618

**RESPONSE TO OFFICE ACTION**

Mail Stop: Amendments  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action, dated January 6, 2009, kindly amend the application as follows:

**Amendments to the Claims** begin on page 2.

**Remarks** begin on page 9.